



Special Attention of:

Regional Directors, Field Office Directors
Economists, Public and Indian Housing
Division Directors, Multifamily Hub Directors,
Multifamily Program Center Directors

NOTICE PDR-2005-03

Issued: February 11, 2005
Expires: Effective until superseded

Cross References:

Subject: Transmittal of Fiscal Year 2005 Income Limits for
the Section 221(d)(3)BMIR, Section 235, and
Section 236 Programs

This notice transmits revised income limits used to determine the income eligibility of applicants for assistance under three programs authorized by the National Housing Act. These programs are the Section 221(d)(3) Below Market Interest Rate (BMIR) program, the Section 235 program, and the Section 236 program. These income limits are listed by dollar amount and family size, and they are effective on the date issued.

The revised income limits are based on HUD estimates of median family income for Fiscal Year 2005. The income limits used for the Section 236 program currently are the same as the Public Housing/Section 8 low-income limits, which are defined by Section 3(b)(2) of the United States Housing Act of 1937. These income limits are normally set at 80 percent of area median family income for a four-person family, and adjusted for family size and unusually high or low housing costs.

The Section 221(d)(3)BMIR income limits, which serve "individuals and families of low- and moderate-income," are also set at 95 percent of median, adjusted for family size. These income limits are also adjusted for unusually high or low area housing costs, and use the HUD low-income limits as a basis for calculations. For instance, rather than the four-person limit being set at 95 percent of the local median family income amount, it is set as 95/80ths of the four-person low income limit.

Section 235 states that income limits are to be defined as "95 per centum of the median income for the area, as determined by the Secretary with adjustments for larger and smaller families..." These income limits are identical to Section 221(d)(3)(BMIR) income limits except in instances where the Secretary has used his discretion to permit higher income limits to reflect high area construction costs.

: Distribution: W-3-1

Previous Editions are Obsolete

HUD 21B (3-80)
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Most four-person Section 236 limits are set at the higher of 80 percent of the area median family income or 80 percent of the state non-metropolitan median family income level. Because the Section 8 very low-income limits are not always based on 50 percent of median, calculating low-income limits as 80 percent of median would sometimes produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits, as explained in Notice PDR-02-01). To avoid this, the four-person low-income limit is calculated as 1.6 (80 percent/50 percent) times the four-person very low-income limit. The only exception is that the resulting income limit may not exceed the U.S. median family income level (\$58,000 for FY 2005) except when justified by high housing costs. Use of very low-income limits as a starting point for calculating other income limits has the effect of adjusting other income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

For areas where income limits would otherwise decline (e.g., areas where Census rebenchmarking reduced Public Housing/Section 8 income limits), the BMIR and Section 235 income limits are frozen at the previous year's levels. This is done to simplify program management.

Family Size Adjustments:

By statute, family size adjustments are required to provide higher income limits for larger families and lower income limits for smaller families. The factors used are as follows:

Number of Persons in Family and Percentage Adjustments

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person in excess of eight, 8 percent of the four-person base should be added to the eight-person income limit. (For example, the nine-person limit equals 140 percent [132 + 8] of the relevant four-person income limit.) All income limits are rounded to the nearest \$50 to reduce administrative burden.

Income Limit Area Definitions:

HUD has not yet implemented the new OMB metropolitan and micropolitan area definitions released in mid-2003. HUD Section 8 income limits are established in accordance with Section 8 of the U.S. Housing Act of 1937, as amended. HUD is required by statute to publish revisions to Section 8 FMRs and area definitions in proposed form for public comment

prior to implementing any proposed changes. In response to public comments on the proposed FMRs, the Fiscal Year 2005 Income Limit area definitions used in this notice use the old Office of Management and Budget (OMB) Metropolitan Statistical Area (MSA) and Primary Metropolitan Statistical Area (PMSA) definitions.

HUD uses OMB definitions to define income limits areas because they closely correspond to housing market area definitions. The exceptions are counties deleted from six metropolitan areas whose previously revised OMB definitions encompass areas that were determined to be larger than the housing market areas. These counties have been assigned their own income limits based on county-level data. The six metropolitan areas and the respective counties deleted from them are as follows:

AREA Counties Deleted from OMB Definition

Chicago, IL:

DeKalb, Grundy and Kendall Counties

Cincinnati-Hamilton, OH-KY-IN:

Brown County, Ohio; Gallatin, Grant and Pendleton Counties in Kentucky; and Ohio County, Indiana

Dallas, TX:

Henderson County

Flagstaff, AZ-UT:

Kane County, Utah

New Orleans, LA:

St. James Parish

Washington, DC-MD-VA-WV:

Berkeley and Jefferson Counties in West Virginia; and Clarke, Culpeper, King George and Warren Counties in Virginia

The Fiscal Year 2005 area definitions used in this Notice are identical to those used in the same Notice for Fiscal Year 2003.

HUD Field Office Responsibilities:

HUD field offices with assisted housing functions are responsible for maintaining records of income limits for areas within their jurisdiction. Notice of all income limit revisions should be promptly distributed to program participants, and field offices should be prepared to make income limits available to the public upon request. These income limits are also available on the World Wide Web (www.huduser.org/datasets/il.html).

If you have any questions concerning these new income limits, please contact your Field Office economist.

John C. Weicher
Assistant Secretary for
Housing-Federal Housing
Commissioner, H

Attachments

STATE: IOWA

INCOME LIMITS									
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Cedar Rapids, IA MSA FY 2005 MFI: 67450	Section 236 Sec. 221 BMIR Section 235	37800 44900 44900	43200 51300 51300	48600 57700 57700	54000 64150 64150	58300 69250 69250	62650 74400 74400	66950 79500 79500	71300 84650 84650
Davenport--Moline--Rock Island, IA--IL MSA FY 2005 MFI: 57950	Section 236 Sec. 221 BMIR Section 235	322500 38550 38550	37100 44100 44100	41750 49600 49600	46400 55100 55100	50100 59500 59500	53800 63900 63900	57550 68300 68300	61250 72750 72750
Des Moines, IA MSA FY 2005 MFI: 68050	Section 236 Sec. 221 BMIR Section 235	38150 45300 45300	43600 51800 51800	49050 58250 58250	54500 64700 64700	58850 69900 69900	63200 75050 75050	67550 80250 80250	71900 85450 85450
Dubuque, IA MSA FY 2005 MFI: 58500	Section 236 Sec. 221 BMIR Section 235	32750 38900 38900	37450 44450 44450	42100 50000 50000	46800 55600 55600	50550 60000 60000	54300 64450 64450	58050 68900 68900	61800 73350 73350
Iowa City, IA MSA FY 2005 MFI: 72550	Section 236 Sec. 221 BMIR Section 235	40600 48200 48200	46400 55100 55100	52200 62000 62000	58000 68900 68900	62650 74400 74400	67300 79900 79900	71900 85400 85400	76550 90900 90900
Omaha, NE--IA MSA FY 2005 MFI: 65250	Section 236 Sec. 221 BMIR Section 235	36550 43450 43450	41800 49650 49650	47000 55850 55850	52250 62050 62050	56400 67000 67000	60600 71950 71950	64800 76950 76950	68950 81900 81900
Sioux City, IA--NE MSA FY 2005 MFI: 55100	Section 236 Sec. 221 BMIR Section 235	30850 36650 36650	35250 41900 41900	39650 47150 47150	44100 52350 52350	47600 56550 56550	51150 60750 60750	54650 64950 64950	58200 69150 69150
Waterloo--Cedar Falls, IA MSA FY 2005 MFI: 57100	Section 236 Sec. 221 BMIR Section 235	32000 38000 38000	36550 43400 43400	41100 48850 48850	45700 54250 54250	49350 58600 58600	53000 62950 62950	56650 67300 67300	60300 71650 71650
Adair County FY 2005 MFI: 51250	Section 236 Sec. 221 BMIR Section 235	30000 35650 35650	34300 40750 40750	38600 45850 45850	42900 50950 50950	46300 55000 55000	49750 59100 59100	53150 63150 63150	56600 67250 67250
Adams County FY 2005 MFI: 47900	Section 236 Sec. 221 BMIR Section 235	30000 35650 35650	34300 40750 40750	38600 45850 45850	42900 50950 50950	46300 55000 55000	49750 59100 59100	53150 63150 63150	56600 67250 67250
Allamakee County FY 2005 MFI: 49000	Section 236 Sec. 221 BMIR Section 235	30000 35650 35650	34300 40750 40750	38600 45850 45850	42900 50950 50950	46300 55000 55000	49750 59100 59100	53150 63150 63150	56600 67250 67250
Appanoose County FY 2005 MFI: 43500	Section 236 Sec. 221 BMIR Section 235	30000 35650 35650	34300 40750 40750	38600 45850 45850	42900 50950 50950	46300 55000 55000	49750 59100 59100	53150 63150 63150	56600 67250 67250

STATE: IOWA

INCOME LIMITS								
		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
Audubon County FY 2005 MFI:	46600	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Benton County FY 2005 MFI:	59900	Section 236	33550	38350	43150	47900	51750	55600
		Sec. 221 BMIR	39800	45500	51200	56900	61450	66000
		Section 235	39800	45500	51200	56900	61450	66000
Boone County FY 2005 MFI:	59550	Section 236	33400	38150	42900	47700	51500	55300
		Sec. 221 BMIR	39650	45300	51000	56650	61200	65700
		Section 235	39650	45300	51000	56650	61200	65700
Bremer County FY 2005 MFI:	60650	Section 236	34000	38850	43700	48550	52450	56350
		Sec. 221 BMIR	40350	46100	51900	57650	62250	66900
		Section 235	40350	46100	51900	57650	62250	66900
Buchanan County FY 2005 MFI:	54300	Section 236	30400	34750	39100	43450	46900	50400
		Sec. 221 BMIR	36100	41300	46450	51600	55700	59850
		Section 235	36100	41300	46450	51600	55700	59850
Buena Vista County FY 2005 MFI:	49700	Section 236	30000	34300	38600	42200	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Butler County FY 2005 MFI:	50650	Section 236	30000	34300	38600	42200	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Calhoun County FY 2005 MFI:	50150	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Carroll County FY 2005 MFI:	56300	Section 236	31550	36050	40550	45050	48650	52250
		Sec. 221 BMIR	37450	42800	48150	53500	57800	62050
		Section 235	37450	42800	48150	53500	57800	62050
Cass County FY 2005 MFI:	48750	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Cedar County FY 2005 MFI:	59300	Section 236	33200	37950	42700	47450	51250	55050
		Sec. 221 BMIR	39450	45100	50700	56350	60850	65350
		Section 235	39450	45100	50700	56350	60850	65350
Cerro Gordo County FY 2005 MFI:	55350	Section 236	31000	35450	39900	44300	47850	51400
		Sec. 221 BMIR	36800	42100	47350	52600	56800	61000
		Section 235	36800	42100	47350	52600	56800	61000

STATE:IOWA

I N C O M E L I M I T S									
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Cherokee County FY 2005 MFI: 51650	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Chickasaw County FY 2005 MFI: 52200	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Clarke County FY 2005 MFI: 50750	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Clay County FY 2005 MFI: 51600	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Clayton County FY 2005 MFI: 48400	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Clinton County FY 2005 MFI: 55600	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	37000	42300	47550	52850	57050	61300	65550	69750
	Section 235	37000	42300	47550	52850	57050	61300	65550	69750
Crawford County FY 2005 MFI: 50000	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Davis County FY 2005 MFI: 48800	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Decatur County FY 2005 MFI: 41700	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Delaware County FY 2005 MFI: 52350	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Des Moines County FY 2005 MFI: 54000	Section 236	30250	34550	38900	43200	46650	50100	53550	57000
	Sec. 221 BMIR	35900	41050	46150	51300	55400	59500	63600	67700
	Section 235	35900	41050	46150	51300	55400	59500	63600	67700
Dickinson County FY 2005 MFI: 57050	Section 236	32000	36550	41100	45700	49350	53000	56650	60300
	Sec. 221 BMIR	38000	43400	48850	54250	58600	62950	67300	71650
	Section 235	38000	43400	48850	54250	58600	62950	67300	71650

STATE: IOWA

INCOME LIMITS										
		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Emmet County FY 2005 MFI: 49400	Section 236	30000	34300	38600	42900	46300	49750	53150	56600	
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250	
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250	
Fayette County FY 2005 MFI: 48100	Section 236	30000	34300	38600	42900	46300	49750	53150	56600	
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250	
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250	
Floyd County FY 2005 MFI: 49350	Section 236	30000	34300	38600	42900	46300	49750	53150	56600	
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250	
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250	
Franklin County FY 2005 MFI: 54300	Section 236	30400	34750	39100	43450	46900	50400	53850	57350	
	Sec. 221 BMIR	36100	41300	46450	51600	55700	59850	64000	68100	
	Section 235	36100	41300	46450	51600	55700	59850	64000	68100	
Fremont County FY 2005 MFI: 55500	Section 236	31100	35500	39950	44400	47950	51500	55050	58600	
	Sec. 221 BMIR	36900	42200	47450	52750	56950	61150	65400	69600	
	Section 235	36900	42200	47450	52750	56950	61150	65400	69600	
Greene County FY 2005 MFI: 49700	Section 236	30000	34300	38600	42900	46300	49750	53150	56600	
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250	
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250	
Grundy County FY 2005 MFI: 55900	Section 236	34050	38900	43800	48650	52550	56400	60300	64200	
	Sec. 221 BMIR	40450	46200	52000	57750	62400	67000	71650	76250	
	Section 235	40450	46200	52000	57750	62400	67000	71650	76250	
Guthrie County FY 2005 MFI: 52850	Section 236	30000	34300	38600	42900	46300	49750	53150	56600	
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250	
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250	
Hamilton County FY 2005 MFI: 54750	Section 236	30950	35400	39800	44250	47800	51300	54850	58400	
	Sec. 221 BMIR	36800	42050	47300	52550	56750	60950	65150	69350	
	Section 235	36800	42050	47300	52550	56750	60950	65150	69350	
Hancock County FY 2005 MFI: 53200	Section 236	30300	34600	38950	43300	46750	50200	53650	57150	
	Sec. 221 BMIR	36000	41150	46300	51400	55550	59650	63750	67850	
	Section 235	36000	41150	46300	51400	55550	59650	63750	67850	
Hardin County FY 2005 MFI: 50400	Section 236	30000	34300	38600	42900	46300	49750	53150	56600	
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250	
	Section 235	35650	40750	45850	50950	55000	59100	63150	67250	
Harrison County FY 2005 MFI: 54600	Section 236	30600	34950	39300	43700	47150	50650	54150	57650	
	Sec. 221 BMIR	36350	41500	46700	51900	56050	60200	64350	68500	
	Section 235	36350	41500	46700	51900	56050	60200	64350	68500	

STATE: IOWA

IN COMELIT S										
		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Henry County FY 2005 MRI:	57400	Section 236	32150	36750	41350	45900	49600	53250	56950	60600
		Sec. 221 BMIR	38150	43600	49050	54500	58850	63250	67600	71950
		Section 235	38150	43600	49050	54500	58850	63250	67600	71950
Howard County FY 2005 MRI:	51850	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Humboldt County FY 2005 MRI:	55800	Section 236	31250	35700	40200	44650	48200	51800	55350	58900
		Sec. 221 BMIR	37100	42400	47700	53000	57250	61500	65750	70000
		Section 235	37100	42400	47700	53000	57250	61500	65750	70000
Ida County FY 2005 MRI:	51700	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Iowa County FY 2005 MRI:	57500	Section 236	37700	43050	48450	53850	58150	62450	66750	71050
		Sec. 221 BMIR	44750	51150	57550	63950	69050	74200	79300	84400
		Section 235	44750	51150	57550	63950	69050	74200	79300	84400
Jackson County FY 2005 MRI:	51400	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Jasper County FY 2005 MRI:	59700	Section 236	33450	38200	43000	47750	51600	55400	59200	63050
		Sec. 221 BMIR	39700	45350	51050	56700	61250	65800	70300	74850
		Section 235	39700	45350	51050	56700	61250	65800	70300	74850
Jefferson County FY 2005 MRI:	51600	Section 236	31300	35800	40250	44700	48300	51900	55450	59050
		Sec. 221 BMIR	37150	42450	47750	53100	57350	61550	65800	70050
		Section 235	37150	42450	47750	53100	57350	61550	65800	70050
Jones County FY 2005 MRI:	53200	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Keokuk County FY 2005 MRI:	50400	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Kossuth County FY 2005 MRI:	49750	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Lee County FY 2005 MRI:	51150	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250

STATE: IOWA

-----IN COMELITS-----

		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Louisa County FY 2005 MFI:	52800	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Lucas County FY 2005 MFI:	46600	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Lyon County FY 2005 MFI:	54100	Section 236	30300	34600	38950	43300	46750	50200	53650	57150
		Sec. 221 BMIR	36000	41150	46300	51400	55550	59650	63750	67850
		Section 235	36000	41150	46300	51400	55550	59650	63750	67850
Madison County FY 2005 MFI:	58250	Section 236	32650	37300	42000	46650	50350	54100	57850	61550
		Sec. 221 BMIR	38800	44300	49850	55400	59850	64250	68700	73100
		Section 235	38800	44300	49850	55400	59850	64250	68700	73100
Mahaska County FY 2005 MFI:	52000	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Marion County FY 2005 MFI:	59300	Section 236	33200	37950	42700	47450	51250	55050	58850	62600
		Sec. 221 BMIR	39450	45100	50700	56350	60850	65350	69850	74400
		Section 235	39450	45100	50700	56350	60850	65350	69850	74400
Marshall County FY 2005 MFI:	55800	Section 236	31250	35700	40200	44650	48200	51800	55350	58900
		Sec. 221 BMIR	37100	42400	47700	53000	57250	61500	65750	70000
		Section 235	37100	42400	47700	53000	57250	61500	65750	70000
Mills County FY 2005 MFI:	59800	Section 236	33500	38250	43050	47850	51650	55500	59300	63150
		Sec. 221 BMIR	39800	45450	51150	56800	61350	65900	70450	75000
		Section 235	39800	45450	51150	56800	61350	65900	70450	75000
Mitchell County FY 2005 MFI:	49950	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Monona County FY 2005 MFI:	49550	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Monroe County FY 2005 MFI:	50300	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250
Montgomery County FY 2005 MFI:	48150	Section 236	30000	34300	38600	42900	46300	49750	53150	56600
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150	67250
		Section 235	35650	40750	45850	50950	55000	59100	63150	67250

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INCOME LIMITS								
	PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON
Muscatine County FY 2005 MFI: 57900	Section 236	32400	37050	41700	46300	50050	53750	57450
	Sec. 221 BMIR	38500	44000	49500	55000	59400	63800	68200
	Section 235	38500	44000	49500	55000	59400	63800	68200
O'Brien County FY 2005 MFI: 51450	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Osceola County FY 2005 MFI: 49800	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Page County FY 2005 MFI: 50400	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Palo Alto County FY 2005 MFI: 50350	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Plymouth County FY 2005 MFI: 60850	Section 236	34100	39000	43850	48700	52600	56500	60400
	Sec. 221 BMIR	40500	46250	52050	57850	62450	67100	71700
	Section 235	40500	46250	52050	57850	62450	67100	71700
Pocahontas County FY 2005 MFI: 48350	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Poweshiek County FY 2005 MFI: 55900	Section 236	31300	35800	40250	44700	48300	51900	55450
	Sec. 221 BMIR	37150	42450	47750	53100	57350	61550	65800
	Section 235	37150	42450	47750	53100	57350	61550	65800
Ringgold County FY 2005 MFI: 40950	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Sac County FY 2005 MFI: 48650	Section 236	30000	34300	38600	42900	46300	49750	53150
	Sec. 221 BMIR	35650	40750	45850	50950	55000	59100	63150
	Section 235	35650	40750	45850	50950	55000	59100	63150
Shelby County FY 2005 MFI: 54500	Section 236	30500	34900	39250	43600	47100	50600	54050
	Sec. 221 BMIR	36250	41400	46600	51800	55900	60050	64200
	Section 235	36250	41400	46600	51800	55900	60050	64200
Sioux County FY 2005 MFI: 55400	Section 236	31000	35450	39900	44300	47850	51400	54950
	Sec. 221 BMIR	36800	42100	47350	52600	56800	61000	65250
	Section 235	36800	42100	47350	52600	56800	61000	65250

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I N C O M E L I M I T S								
		PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
Story County FY 2005 MFI:	66650	Section 236	37350	42700	48000	53350	57650	61900
		Sec. 221 BMIR	44350	50700	57000	63350	68400	73500
		Section 235	44350	50700	57000	63350	68400	73500
Tama County FY 2005 MFI:	52400	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Taylor County FY 2005 MFI:	44500	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Union County FY 2005 MFI:	50100	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Van Buren County FY 2005 MFI:	43600	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Wapello County FY 2005 MFI:	47200	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Washington County FY 2005 MFI:	54850	Section 236	30750	35150	39550	43900	47450	50950
		Sec. 221 BMIR	36500	41700	46900	52150	56300	60450
		Section 235	36500	41700	46900	52150	56300	60450
Wayne County FY 2005 MFI:	42600	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Webster County FY 2005 MFI:	52800	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100
Winnebago County FY 2005 MFI:	56750	Section 236	31800	36350	40900	45450	49100	52700
		Sec. 221 BMIR	37800	43200	48550	53950	58300	62600
		Section 235	37800	43200	48550	53950	58300	62600
Winneshiek County FY 2005 MFI:	55150	Section 236	30900	35350	39750	44150	47700	51250
		Sec. 221 BMIR	36700	41950	47200	52450	56600	60800
		Section 235	36700	41950	47200	52450	56600	60800
Worth County FY 2005 MFI:	50150	Section 236	30000	34300	38600	42900	46300	49750
		Sec. 221 BMIR	35650	40750	45850	50950	55000	59100
		Section 235	35650	40750	45850	50950	55000	59100

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Wright County
FY 2005 MFT: 52700

PROGRAM 1 PERSON 2 PERSON 3 PERSON 4 PERSON 5 PERSON 6 PERSON 7 PERSON 8 PERSON
Section 236 30000 34300 38600 42900 46300 49750 53150 56600
Sec. 221 BMIR 35650 40750 45850 50950 55000 59100 63150 67250
Section 235 35650 40750 45850 50950 55000 59100 63150 67250

----- INCOME LIMITS -----